

# EXHIBIT 1

FILED  
IN CLERKS OFFICE

2024 JUN 17 AM 10:28

U.S. DISTRICT COURT  
DISTRICT OF M.D.

Summons

CIVIL DOCKET NO.

2484 - CV - 00798

Trial Court of Massachusetts  
The Superior Court

CASE NAME:

Vincent Lawrence

John E. Powers III  
SuffolkActing  
Clerk of Courts  
County

vs.

Plaintiff(s)

Defendant(s)

COURT NAME &amp; ADDRESS:

Suffolk Superior Civil Court  
Three Pemberton Square  
Boston, MA. 02108

Kalm Financial LLC

THIS SUMMONS IS DIRECTED TO Cross Mortgage LLC (Defendant's name)

You are being sued. The Plaintiff(s) named above has started a lawsuit against you. A copy of the Plaintiff's Complaint filed against you is attached to this Summons and the original Complaint has been filed in the Suffolk Superior Court.  
3 Pemberton Square  
Boston, MA 02108 YOU MUST ACT PROMPTLY TO PROTECT YOUR RIGHTS.

## 1. You must respond to this lawsuit in writing within 20 days.

If you do not respond, the Court may decide the case against you and award the Plaintiff everything asked for in the Complaint. You will also lose the opportunity to tell your side of the story. You must respond to this lawsuit in writing even if you expect to resolve this matter with the Plaintiff. If you need more time to respond, you may request an extension of time in writing from the Court.

## 2. How to Respond.

To respond to this lawsuit, you must file a written response with the Court and mail a copy to the Plaintiff's attorney (or the Plaintiff, if unrepresented). You can do this by:

a) Filing your signed original response with the Clerk's Office for Civil Business, Suffolk Superior Court  
3 Pemberton Square Boston, MA 02108 (address), by mail, in person, or electronically through  
 the web portal [www.eFileMA.com](http://www.eFileMA.com) if the Complaint was e-filed through that portal, AND

b) Delivering or mailing a copy of your response to the Plaintiff's attorney/Plaintiff at the following address:  
Vincent Lawrence 111 Atlantic Ave Boston, MA 02110

## 3. What to Include in Your Response.

An "Answer" is one type of response to a Complaint. Your Answer must state whether you agree or disagree with the fact(s) alleged in each paragraph of the Complaint. Some defenses, called affirmative defenses, must be stated in your Answer or you may lose your right to use them in Court. If you have any claims against the Plaintiff (referred to as "counterclaims") that are based on the same facts or transaction described in the Complaint, then you must include those claims in your Answer. Otherwise, you may lose your right to sue the Plaintiff about anything related to this lawsuit. If you want to have your case heard by a jury, you must **specifically** request a jury trial in your Court no more than 10 days after sending your Answer.

3. (cont.) Another way to respond to a Complaint is by filing a "Motion to Dismiss," if you believe that the Complaint is legally invalid or legally insufficient. A Motion to Dismiss must be based on one of the legal deficiencies or reasons listed under **Rule 12 of the Massachusetts Rules of Civil Procedure**. If you are filing a Motion to Dismiss, you must follow the filing rules for "Civil Motions in Superior Court," available at:

[www.mass.gov/law-library/massachusetts-superior-court-rules](http://www.mass.gov/law-library/massachusetts-superior-court-rules)

#### 4. Legal Assistance.

You may wish to get legal help from a lawyer. If you cannot get legal help, some basic information for people who represent themselves is available at [www.mass.gov/courts/selfhelp](http://www.mass.gov/courts/selfhelp).

#### 5. Required Information on All Filings.

The "Civil Docket No." appearing at the top of this notice is the case number assigned to this case and must appear on the front of your Answer or Motion to Dismiss. You should refer to yourself as the "Defendant."

Witness Hon. Michael D. Ricciuti, Chief Justice on \_\_\_\_\_, 20 \_\_\_\_\_. (Seal)

Acting Clerk



**Note:** The docket number assigned to the original Complaint by the Clerk should be stated on this Summons before it is served on the Defendant(s).

#### PROOF OF SERVICE OF PROCESS

I hereby certify that on May 8, 2024, I served a copy of this Summons, together with a copy of the Complaint in this action, on the Defendant named in this Summons, in the following manner (See Rule 4(d)(1-5) of the Massachusetts Rules of Civil Procedure):

I Vincent Lawrence did serve the Defendant respectfully  
by US Postal Certified mail.

Dated: May 16, 2024

Signature: Vincent Lawrence

#### N.B. TO PROCESS SERVER:

PLEASE ENTER THE DATE THAT YOU MADE SERVICE ON THE DEFENDANT IN THIS BOX - BOTH ON THE ORIGINAL SUMMONS AND ON THE COPY OF THE SUMMONS SERVED ON THE DEFENDANT.

Date: May 8, 2024



May 16, 2024

Dear Vincent Lawrence:

The following is in response to your request for proof of delivery on your item with the tracking number:  
**EE43 5890 802U S.**

#### Item Details

<b>Status:</b>	Delivered, Front Desk/Reception/Mail Room
<b>Status Date / Time:</b>	May 8, 2024, 12:38 pm
<b>Location:</b>	CLEVELAND, OH 44114
<b>Postal Product:</b>	Priority Mail Express 1-Day <sup>®</sup>
<b>Extra Services:</b>	PO to Addressee Up to \$100 insurance included
<b>Actual Recipient Name:</b>	WAIVED

Note: Actual Recipient Name may vary if the intended recipient is not available at the time of delivery.

#### Shipment Details


<b>Weight:</b>	6.0oz
----------------	-------

#### Recipient Signature

The recipient's signature is not available because the waiver of signature that you authorized was exercised at the time of delivery.

Thank you for selecting the United States Postal Service<sup>®</sup> for your mailing needs. If you require additional assistance, please contact your local Post Office<sup>™</sup> or a Postal representative at 1-800-222-1811.

Sincerely,  
United States Postal Service<sup>®</sup>  
475 L'Enfant Plaza SW  
Washington, D.C. 20260-0004

<b>Summons</b>	CIVIL DOCKET NO. <b>2484-CV-00798</b>	<b>Trial Court of Massachusetts The Superior Court</b> 
<b>CASE NAME:</b> <b>Vincent Lawrence</b>  <b>VS.</b>  <b>Kalm Finanial LLC</b>		<b>John E. Powers III</b> <b>Suffolk</b> <b>Acting Clerk of Courts</b> <b>County</b>  <b>COURT NAME &amp; ADDRESS:</b> <b>Suffolk Superior Civil Court</b> <b>Three Pemberton Square</b> <b>Boston, MA. 02108</b>

THIS SUMMONS IS DIRECTED TO Amend Finance LLC (Defendant's name)

**You are being sued.** The Plaintiff(s) named above has started a lawsuit against you. A copy of the Plaintiff's Complaint filed against you is attached to this Summons and the original Complaint has been filed in the Suffolk Superior Court.  
**YOU MUST ACT PROMPTLY TO PROTECT YOUR RIGHTS.**

**1. You must respond to this lawsuit in writing within 20 days.**

If you do not respond, the Court may decide the case against you and award the Plaintiff everything asked for in the Complaint. You will also lose the opportunity to tell your side of the story. You must respond to this lawsuit in writing even if you expect to resolve this matter with the Plaintiff. **If you need more time to respond, you may request an extension of time in writing from the Court.**

**2. How to Respond.**

To respond to this lawsuit, you must file a written response with the Court and mail a copy to the Plaintiff's attorney (or the Plaintiff, if unrepresented). You can do this by:

a) Filing your signed original response with the Clerk's Office for Civil Business, Suffolk Superior Court  
**3 Pemberton Square Boston MA 02108** (address), by mail, in person, or electronically through the web portal [www.eFileMA.com](http://www.eFileMA.com) if the Complaint was e-filed through that portal, **AND**

b) Delivering or mailing a copy of your response to the Plaintiff's attorney/Plaintiff at the following address:  
**Vincent Lawrence 111 Atlantic Ave Boston, MA 02110**

**3. What to Include in Your Response.**

An "Answer" is one type of response to a Complaint. Your Answer must state whether you agree or disagree with the fact(s) alleged in each paragraph of the Complaint. Some defenses, called affirmative defenses, must be stated in your Answer or you may lose your right to use them in Court. If you have any claims against the Plaintiff (referred to as "counterclaims") that are based on the same facts or transaction described in the Complaint, then you must include those claims in your Answer. Otherwise, you may lose your right to sue the Plaintiff about anything related to this lawsuit. If you want to have your case heard by a jury, you must **specifically** request a jury trial in your Court no more than 10 days after sending your Answer.

3. (cont.) Another way to respond to a Complaint is by filing a "Motion to Dismiss," if you believe that the Complaint is legally invalid or legally insufficient. A Motion to Dismiss must be based on one of the legal deficiencies or reasons listed under **Rule 12 of the Massachusetts Rules of Civil Procedure**. If you are filing a Motion to Dismiss, you must follow the filing rules for "Civil Motions in Superior Court," available at:

[www.mass.gov/law-library/massachusetts-superior-court-rules](http://www.mass.gov/law-library/massachusetts-superior-court-rules)

#### 4. Legal Assistance.

You may wish to get legal help from a lawyer. If you cannot get legal help, some basic information for people who represent themselves is available at [www.mass.gov/courts/selfhelp](http://www.mass.gov/courts/selfhelp).

#### 5. Required Information on All Filings.

The "Civil Docket No." appearing at the top of this notice is the case number assigned to this case and must appear on the front of your Answer or Motion to Dismiss. You should refer to yourself as the "Defendant."

Witness Hon. Michael D. Ricciuti, Chief Justice on \_\_\_\_\_, 20\_\_\_\_. (Seal)

Acting Clerk



**Note:** The docket number assigned to the original Complaint by the Clerk should be stated on this Summons before it is served on the Defendant(s).

### PROOF OF SERVICE OF PROCESS

I hereby certify that on May 8, 2024, I served a copy of this Summons, together with a copy of the Complaint in this action, on the Defendant named in this Summons, in the following manner (See Rule 4(d)(1-5) of the Massachusetts Rules of Civil Procedure):

I Vincent Lawrence did serve the Defendant respectfully  
by US Postal Certified mail.

Dated: May 16, 2024

Signature: Vincent Lawrence

#### N.B. TO PROCESS SERVER:

PLEASE ENTER THE DATE THAT YOU MADE SERVICE ON THE DEFENDANT IN THIS BOX - BOTH ON THE ORIGINAL SUMMONS AND ON THE COPY OF THE SUMMONS SERVED ON THE DEFENDANT.

Date: May 8, 2024





May 16, 2024

Dear Vincent Lawrence:

The following is in response to your request for proof of delivery on your item with the tracking number EE43 5890 793U S.

#### Item Details

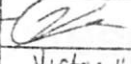
<b>Status:</b>	Delivered, Left with Individual
<b>Status Date / Time:</b>	May 8, 2024, 12:33 pm
<b>Location:</b>	SAN DIEGO, CA 92101
<b>Postal Product:</b>	Priority Mail Express 1-Day®
<b>Extra Services:</b>	PO to Addressee Up to \$100 insurance included
<b>Actual Recipient Name:</b>	V HERNANDEZ

Note: Actual Recipient Name may vary if the intended recipient is not available at the time of delivery.

#### Shipment Details

<b>Weight:</b>	6.0oz
----------------	-------

#### Recipient Signature

Signature of Recipient:	 Victor Hernandez
Address of Recipient:	402 W. Broadway #400

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,  
United States Postal Service®  
475 L'Enfant Plaza SW  
Washington, D.C. 20260-0004